

present Reply, the Examiner contact the Applicant at the telephone number listed at the end of this Reply to schedule an Interview (unless the Examiner agrees that the present Application is in condition for allowance in view of the discussion below, in which case the Applicant would appreciate a prompt allowance of the Application).

In the Office Action, independent claims 1 and 14, and dependent claims 2-4, 9 and 11 were rejected under 35 U.S.C. 102(b) as being anticipated by Luchs et al. (U.S. Patent No. 4,831,526). Additionally, dependent claim 5 was rejected under 35 U.S.C. 103(a) as being unpatentable over Luchs et al. in view of Cullen et al. (U.S. Patent No. 6,272,528). Further, dependent claims 6-7 were rejected under 35 U.S.C. 103(a) as being unpatentable over Luchs et al. in view of Mizuno (U.S. Patent No. 6,272,528). Additionally, dependent claim 8 was rejected under 35 U.S.C. 103(a) as being unpatentable over Luchs et al. in view of Pescitelli et al. (U.S. Patent No. 5,845,256). Further, dependent claims 10 and 13 were rejected under 35 U.S.C. 103(a) as being unpatentable over Luchs et al. in view of Official Notice. Additionally, dependent claim 12 was rejected under 35 U.S.C. 103(a) as being unpatentable over Luchs et al. in view of Serdy (U.S. Patent No. 5,990,886). Further, each of independent claim 15 and dependent claims 16-18 were rejected under 35 U.S.C. 103(a) as being unpatentable over Cullen et al. in view of Luchs et al. Finally, dependent claims 19-20 were rejected under 35 U.S.C. 103(a) as being unpatentable over Cullen et al. in view of Luchs et al. and further in view of Hartigan.

In response to these rejections, the Applicant offers the following comments regarding why the independent claims 1, 14 and 15 are allowable over Luchs et al., alone and in combination with Cullen et al. Given these comments, the Applicant respectfully submits that these independent claims, as well as each of claims 2-13 and 16-20 depending therefrom, are allowable.

Allowability of Independent Claims 1, 14 and 15

Each of the independent claims 1, 14 and 15 is for a method or system for providing specialized amounts of insurance coverage to customers that is closely tailored to the customer's needs. In particular, each of the independent claims requires that the insurance coverage being requested is limited to coverage during a time period that is less

than a month (e.g., a weekend), or to coverage for a geographical region that is smaller than an entire nation (e.g., a state or county).

Paragraphs 3(A), 3(F) and 10 of the Office action set forth the view that two portions of Luchs et al. (namely, Figs. 10A-B and col. 22, line 5 through col. 23, line 8) teaches a method and system that provides such specialized amounts of insurance coverage. Nevertheless, the Applicant has reviewed these portions of Luchs et al. and cannot find any such teaching. In particular, Figs. 10A-B (particularly Fig. 10B) show an application for a one year insurance policy (from 11/11/85 to 11/11/86). Additionally, as best as the Applicant can determine, there is no geographic restriction on these insurance policies to applicability to a region less than the entire nation of the United States.

The Applicant submits that this apparent lack of disclosure within Luchs et al. of these limitations in independent claims 1, 14 and 15 is understandable because Luchs et al. relates to a conventional form of insurance application that is quite different from the Applicant's inventive method and system. Luchs et al. apparently relates to a standardized insurance application process in which a customer comes to an insurance agent and asks the agent to obtain some insurance. The agent, in turn, deals with a computer system or other system to specify certain information relating to the customer and the customer's needs. This is clear, for example, from col. 22, lines 6-7, which indicates that it is the insurance agent who is entering the information into the system.

The Applicant's inventive method and system differs considerably from the conventional method and system of Luchs et al., and offers benefits not present in such conventional method/system. The Applicant's personal experience has been that the process of applying for insurance through an agent is a time-consuming, inefficient process that is ill-suited for allowing a customer to frequently "turn on" and "turn off" the customer's coverage. Rather, due to the arduousness of the conventional method/system, it is typically desirable for a customer to limit his or her dealings with an insurance agent, by obtaining long-term and otherwise broad coverage that is only rarely modified.

Yet there are situations in which it would be desirable to allow customers to repeatedly obtain only limited amounts of insurance coverage. One such situation, as discussed in the present Application, is in the case of luxury automobiles. Due to the high expense of insurance coverage for such automobiles, and the limited amounts of

time that many people may want/have to drive, it would be desirable to offer customers the opportunity to "turn on" and "turn off" their coverage at specific times (e.g., on weekends) or to limit their coverage to a specific region within which they might drive.

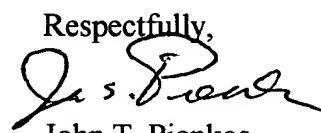
While the conventional process of obtaining insurance coverage through insurance agents makes obtaining such limited amounts of coverage difficult or impossible, the Applicant's present inventive method and system alleviates these problems by largely removing the agent from the transaction. That is, the Applicant's inventive method and system allows a customer to obtain a special type of insurance relationship with an insurance carrier in which the customer is able to "turn on" and "turn off" his or her insurance at customer-defined times, by accessing the insurance carrier website and typing in the appropriate information.

Therefore, the Applicant respectfully submits that independent claims 1, 14 and 15 are allowable because, in contrast to the Applicant's invention, Luchs et al. fails to address the problem of how to efficiently provide limited amounts of insurance to customers on a frequent, repeated basis, and consequently lacks the particular limitations of claims 1, 14 and 15 concerning temporal and geographic limitations on insurance coverage. For at least these reasons, the Applicant submits that not only independent claims 1, 14 and 15, but also claims 2-13 and 16-20 depending therefrom, are allowable.

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In view of the above Remarks, the Applicant respectfully requests reconsideration and allowance of the present Application.

As discussed above, the Applicant invites the Examiner to telephone the Applicant at the telephone number listed below upon receipt/review of this Reply.

Respectfully,  
  
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